

Amendment to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A score calculation method in a computer of calculating a score using from an input data including a plurality of attributes, comprising the steps of:

~~disposing a plurality of layers and preparing a plurality of a prediction prediction model models arranged in a hierarchical tree structure in the computer for each of the layers to calculate a feature;~~

calculating, ~~according to a~~ with the prediction model in a first root layer of the hierarchical tree structure, an output value ~~using input data including from~~ at least one attribute ~~selected from attributes of the data included in the input data by a~~ calculation unit of the computer;

selecting ~~a the~~ prediction model in a subsequent layer of the hierarchical tree structure according to the output value by a selection unit of the computer;

repetitiously executing the output value calculation step and the subsequent layer prediction model selection step while shifting the layer to a leaf side of the hierarchical tree structure until ~~a the~~ prediction model of a final leaf layer of the hierarchical tree structure is reached; and

calculating a score from the input data using the prediction model ~~in of the final model leaf layer by the calculation unit.~~

2. (currently amended) A score calculation method according to Claim 1,

wherein the prediction model ~~includes~~is one of:

an scoring model to calculate a score ~~using~~from attributes of the input data;

and

an attribute prediction model to predict, ~~using~~from attributes of the input data,
a value of another attribute.

3. (currently amended) A score calculation method according to Claim 2,
wherein the prediction model in the final ~~layer~~leaf layer is a scoring model.

4. (currently amended) A score calculation method according to Claim 1,
further comprising the step of storing at least one threshold value in a storing unit of
the computer,

wherein said selection of a ~~the~~prediction model in a ~~the~~subsequent layer is
determined according to the output value and ~~at least one~~the stored threshold value
by the selection unit.

5. (currently amended) A score calculation method according to Claim 1,
wherein said selection of a ~~the~~prediction model in a ~~the~~subsequent layer is
determined according to the output value and a category to which the output value
belongs by the selection unit.

6. (currently amended) A score calculation method according to Claim 1,
further comprising the step of displaying a number of uses of an attribute used in the
all layers on a display unit connected to the computer.

7. (currently amended) A score calculation method according to Claim 1, further comprising the step of displaying prediction models used in the layers and output values thereof on a display unit connected to the computer.

8. (currently amended) A score calculation system for calculating a score using from an input data including a plurality of attributes, comprising:

~~a prediction model to calculate a feature in each of a plurality of layers~~
calculation means in a computer for processing input data using a plurality of prediction models arranged in a hierarchical tree structure;

selecting means in the computer for selecting the prediction model in a subsequent layer of the hierarchical tree structure; and

display means connected to the computer for displaying a score, wherein the calculation means calculates an output value with the a-prediction model in an N-th layer (N >= 1) calculates an output value using input data including from at least one attribute selected from attributes of included in the input data,

said selecting means selects ~~a~~ the prediction model in a in the subsequent layer according to the output value of the prediction model of the layer, and

said display means displays a score ~~including an output from said~~ final leaf layer prediction model.

9. (currently amended) A score calculation system according to Claim 8, wherein said ~~prediction model~~ calculation means and said selecting means are implemented respectively by different computers.

10. (currently amended) A score calculation system according to Claim 8,

wherein said ~~prediction models are executed by~~ calculation means is installed on a plurality of computers for executing respective prediction models.

11. (currently amended) ~~A~~ An apparatus comprising a storage medium with a program for calculating a score using data from an input data including a plurality of attributes stored therein, the program when executed causing a computer to,
~~comprising the codes to executes~~ execute the steps of:

~~disposing a plurality of layers and preparing a~~ plurality of prediction model for each of the layers to calculate a feature models arranged in a hierarchical tree structure in the computer;

~~calculating, according to a~~ with the prediction model in a first layer of the hierarchical tree structure, an output value ~~using input data including from~~ at least one attribute selected from attributes of the data included in the input data by a calculation unit of the computer;

~~selecting a~~ the prediction model in a subsequent layer of the hierarchical tree structure according to the output value by a selection unit of the computer;

repetitiously executing the output value calculation step and the subsequent layer prediction model selection step while shifting the layer until ~~a~~ the prediction model of a final leaf layer of the hierarchical tree structure is reached; and

~~calculating a score~~ from the input data using the prediction model ~~in~~ of the final model leaf layer by calculation unit.

12. (new) A score calculation system according to Claim 10, further including:
receiving means for receiving the input data from the other computer via a network; and

sending mean for sending the output value to the other computer via the network.